

In re:
Jill V. Smith
Debtor(s)

Case No. 20-12775-amc
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Oct 09, 2020

User: admin
Form ID: 318

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Total Noticed: 31

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 11, 2020:

Recip ID	Recipient Name and Address
db	+ Jill V. Smith, 1163 Neshaminy Avenue, Feasterville, PA 19053-3629
14514584	Mr. Cooper, Attn: Bky, 8950 Cypress Waaters Blvd., Coppell, TX 75019-4620
14514585	Nationstar/Mr Cooper, 350 Highland St., Houston, TX 77009-6623
14514591	++ VALLEY, ATTN ATTN LEGAL DEPARTMENT, 1455 VALLEY ROAD, WAYNE NJ 07470-8448 address filed with court:, Valley National Bank, Attn: Legal Dept, 1455 Valley Rd., Wayne, NJ 07470-2089
14514592	Vnb-Loan Srvs Inc., 1460 Valley Rd, Wayne, NJ 07470-8437
14514595	Wf/Preferred Cust Ac, PO Box 14517, Des Moines, IA 50306-3517

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Oct 10 2020 02:15:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 10 2020 02:14:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+ Email/Text: usapae.bankruptcyntices@usdoj.gov	Oct 10 2020 02:14:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
14514569	EDI: CAPITALONE.COM	Oct 10 2020 05:18:00	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
14514570	EDI: CAPITALONE.COM	Oct 10 2020 05:18:00	Capital One Bank N, PO Box 30281, Salt Lake City, UT 84130-0281
14514571	EDI: CAPITALONE.COM	Oct 10 2020 05:18:00	Capital One/Walmart, PO Box 30281, Salt Lake City, UT 84130-0281
14514572	EDI: CAPITALONE.COM	Oct 10 2020 05:18:00	Capital One/Walmart, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
14514573	+ Email/Text: bankruptcy@cavps.com	Oct 10 2020 02:14:00	Cavalry Portfolio Services, Attn: Bankruptcy Dept, 500 Summit Lake Dr., Ste. 400, Valhalla, NY 10595-2322
14514574	+ EDI: CITICORP.COM	Oct 10 2020 05:18:00	Citibank/The Home Depot, Citicorp Credit Srvs., Centralized Bk Dept, PO Box 790034, St. Louis, MO 63179-0034
14514576	EDI: CMIGROUP.COM	Oct 10 2020 05:18:00	Credit Mgmt Lp, Attn: Bky, PO Box 118288, Carrollton, TX 75011-8288
14514575	+ EDI: CMIGROUP.COM	Oct 10 2020 05:18:00	Credit Mgmt Lp, 6080 Tennyson PKwy, Plano, TX 75024-6002
14514577	Email/PDF: creditonebknofications@resurgent.com	Oct 10 2020 02:42:16	Credit One Bank, Attn: Bky Dept., PO Box 98873, Las Vegas, NV 89193-8873

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14514578	Email/PDF: creditonebknofications@resurgent.com	Oct 10 2020 02:42:54	Credit One Bank NA, PO Box 98872, Las Vegas, NV 89193-8872
14514579	EDI: BLUESTEM	Oct 10 2020 05:18:00	Fingerhut, Attn: Bky, PO Box 1250, St. Cloud, MN 56395-1250
14514580	EDI: AMINFOFP.COM	Oct 10 2020 05:18:00	First Premier Bank, Attn: Bky, PO Box 5524, Sioux Falls, SD 57117-5524
14514581	EDI: AMINFOFP.COM	Oct 10 2020 05:18:00	First Premier Bank, 3820 N. Louise Ave., Sioux Falls, SD 57107-0145
14514583	Email/Text: PBNCNotifications@peritussservices.com	Oct 10 2020 02:13:00	Kohls/Capital One, PO Box 3115, Milwaukee, WI 53201-3115
14514582	Email/Text: PBNCNotifications@peritussservices.com	Oct 10 2020 02:13:00	Kohls/Capital One, Attn: Credit Admin, PO Box 3043, Milwaukee, WI 53201-3043
14514586	EDI: RMSC.COM	Oct 10 2020 05:18:00	Synch/Care Credit, c/o PO Box 965036, Orlando, FL 32896-5036
14514587	EDI: RMSC.COM	Oct 10 2020 05:18:00	Synchrony Bank/Care Credit, Attn: Bky Dept, PO Box 965060, Orlando, FL 32896-5060
14514589	+ EDI: WTRRN BANK.COM	Oct 10 2020 05:18:00	TD Bank USA/Targetcred, PO Box 673, Minneapolis, MN 55440-0673
14514588	EDI: WTRRN BANK.COM	Oct 10 2020 05:18:00	Target, c/o Financial & Retail Srvs, Mailstop BT, PO Box 9475, Minneapolis, MN 55440-9475
14514590	EDI: CITICORP.COM	Oct 10 2020 05:18:00	Thd/Cbna, PO Box 6497, Sioux Falls, SD 57117-6497
14514593	EDI: BLUESTEM	Oct 10 2020 05:18:00	Webbank/fingerhut, 6250 Ridgewood Rd., St. Cloud, MN 56303-0820
14514594	EDI: WFFC.COM	Oct 10 2020 05:18:00	Wells Fargo Bank NA, Attn: Bky, 1 Home Campus #MAC X2303-01A, Des Moines, IA 50328-0001

TOTAL: 25

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 11, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 8, 2020 at the address(es) listed below:

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Name	Email Address
BONNIE B. FINKEL	finkeltrustee@comcast.net NJ69@ecfbis.com;Finkeltrustee@comcast.net
DONALD WILLIFORD	on behalf of Debtor Jill V. Smith don.williford@comcast.net donwilliford@comcast.net;G4082@notify.cincompass.com
REBECCA ANN SOLARZ	on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER bkgroup@kmlawgroup.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 4

Information to identify the case:

Debtor 1	<u>Jill V. Smith</u>	Social Security number or ITIN	xxx-xx-3282
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 20-12775-amc			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Jill V. Smith

10/8/20

By the court: Ashely M. Chan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.